

STEP ENGINEERS & SURVEYORS Pvt: Ltd:

437Naqashband Colony Near Chowk Rashidabad Khanewal Road Multan
A Group of Qualified Engineers, Doctors, Surveyors & Professionals
Expert in Loss assessment for Motor, Marine, Fire, and M.B.D

Mob: 0300-7320855
0333-5723648

NTN:2726339-8

Ref No. 0845 - M.S
Date. 23.08.2023

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Particulars of Survey

Insurer: Salaam Takaful Ltd. Business center 6th floor, Shahrah-e-Faisal, Karachi
Risk Inspection: M/S. Rainbow Printing Solutions Pvt Ltd Multan
Policy Number: MUL/L/FR/ND/P/19217/06/2023
On Behalf: Risk Assessment (Machinery, Building, Safety & Storage)
Assignment: Telephonic/e-mail dated 17.08.2023 by Salaam Takaful Ltd, Karachi.
Inspection Date: 21.08.2023
Feasibility Status: Feasible to Get Insured [Recommendation with Salam Takaful Ltd]

Survey Fee & Expenses Bill

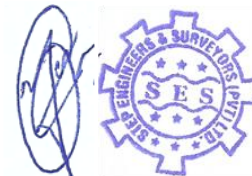
Description of Fee Heads	Amount
Survey Fee: Fee as per schedule by M/S S.E.S Pvt Ltd PST @ 16% PRA Code (PNTN-2726339-8)	Rs. 20,000/- Rs. 3,200/-
Travelling: Expenses: From Multan Office to M/S Rainbow Printing Solutions Pvt Ltd Multan & back (02-Visit)	Rs. 1,000/-
Out Station Allowance: As per schedule by NICL	Nil
Photographs: 54 No. @ Rs. 50/- each	Rs. 2,700/-
Total Fee	Rs, 26,900/-

Income Tax

Income tax @ 8% be deducted at source being **Filer & Active at FBR Tax Payer List**
(Examine FBR website or downloaded copy on reverse) Deposit IT to FBR at your end

PST

PST @16% on services be added & then deducted at source, **be deposited to PRA A/C**
at your end to comply PST Services Withholding Rules2015, Rule-5 Sub Rule(a)& (b)



Chief Executive
Step Engineers & Surveyors (Pvt) Ltd:
437-Naqshband Colony Khanewal Road Multan

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Ref No.....Dated.....

RISK INSPECTION SURVEY REPORT

M/S M/S. Rainbow Printing Solutions Pvt Ltd Multan

Insurer: Salaam Takaful Ltd. Business center 6th floor, Shahrah-e-Faisal, Karachi
Risk Inspection: M/S. Rainbow Printing Solutions Pvt Ltd Multan
Address: Bahawalpur Road, Near Rescue 1122, Multan.
Assignment: Telephonic/e-mail dated 17.08.2023 by Salaam Takaful Ltd, Karachi.
Date of Visit 21.08.2023
Visit Made by Engr. Malik Farhan Javaid [B.Sc. Engr. Elect]
Director Step Engineers & Surveyors (Pvt) Ltd.
Person Met Mr. Hashim Khan
Type of Industry Printing Press (Manufacturing)

General Information:

Is the Premises Owned or Rented: Own
Does the Premises have multiple tenancy: No
Surroundings of the Premises
Front: Masjid
Back: Gulistan-e-Asher
Left: Sona Bread
Right: Rescue 1122
Year Built: 2015
Industries: Printing Press Operational
Total Area Sq-fts: 239,590.74 Sq. fts (44K-07M-11Y-1FT)
Covered Area Sq-fts: 108,670 Sq. fts
Open Area Sq-fts: 16,972 Sq. fts
Wall Thickness (Ext. & Int.): 13 & 09 Inches
Roof: Concrete Slab/Metal Sheets

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Plinth Level:	Same i.e. Ground Level
Floor Condition	Satisfactory
Electricity Wiring	Satisfactory (Properly Concealed)
Housekeeping:	Satisfactory
Cigarette Smoking:	Non-Smoking
Storage Arrangements:	Satisfactory (Allocate & Tagging)
Stock Position of Raw Material (on day of visit):	At site N.A
Raw Material Stored:	Separate Go downs (302650-kgs)
Stock position of Finished Goods (on day of visit):	Goods (15307-kgs)
Stored Finished Goods:	Separate Go downs
Name(s) of Hazardous Material:	1PA, Ethanol & LPG
Is Hazardous Material stored separately?	Separate Go downs
If Night Work Carries Out:	Yes
Number of employees/labor work daily (Day/Night):	Approx. 90 Persons
Security Arrangement:	Satisfactory
Number of Security Guards on duty (Day/ Night):	08-Persons (At site 2-Person)
Fire Fighting Team:	
No. of Employees:	20
Trained Fire Fighters:	12
Frequency of drill:	2 Times in a Month
Number of Fire Extinguishers Installed:	40
Number of Fire Buckets (Water/Sand):	20
If Hydrant System Installed:	At site N.A
No. of Fire Hydrant Points:	At site N.A
Capacity of Hydrant Pump:	At site N.A

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No. of Fire Hoses:	At site N.A
Check, if Electricity cut to entire factory, then Hydrant Pumps/Anti Fire System Operate	No (Hydrant N.A)
Capacity of Underground Tank(s):	At site N.A
Capacity of Elevated/Overhead Tank(s):	At site N.A
Sources of Water Supply:	Factory Water Tanks
Sources of Electricity Supply:	WAPDA Supply
Fire Alarm Installed:	Yes
Sprinkler System Installed:	No
Smoke Detectors Installed:	Yes
Nearest Hospital:	Social Sec. Kh. Fareed Hospital
Estimated Response Time:	07 Minutes' drive / 05-Km
Nearest Police Station:	Mumtazabad Thana
Estimated Response	05-Minutes' drive / 05-Km
Nearest Fire Station:	Rescue 1122
Estimated Response Time:	02 Minutes' drive / Attached
Accessibility for Fire Fighters:	Satisfactory
Is Boiler Installed & In Use:	Boiler is Installed (1-mill Kcal/h) Make: Heating Surface (Local) Boiler is heated by: Wood/Oil
Transformer Installed & In Use:	Transformer Capacity 630-kVa
Generator Installed & In Use:	

Rainbow Printing Solution: -

Qty-1	Perkin Generator	350-kVa (280-kW, Diesel)
Qty-2	Local Generator	25-kVA ()

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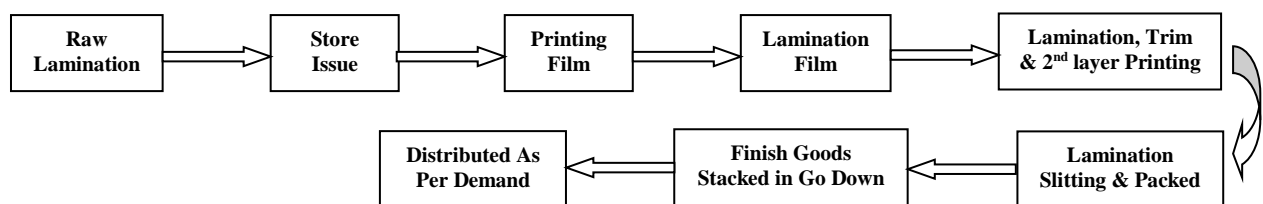
Brief Process Flow & Block Diagram:

Film/Lamination Processing from Raw to Goods:

01. J.W.O (Raw Stock for Printing Press) import & stack inside Store.
02. Planning scheduled & finalized Order, Design & Requirement.
03. Store issue, raw material for order used as input. (Film, ink & etc.)
04. Printing as per order requirement, carried out. (Along with QC inspection)
05. Rewinding ready film as per order & discarding of waste meanwhile.
06. Ok Material printed film after passing Q.C shifted for to next phase
07. Lamination carried out for Printed film. (Along with QC inspection)
08. 2nd or 3rd Layer, printing performed. (Hot Room for 24Hrs & 72Hrs)
09. Slitting of Printed Film performed as per order requirement.
10. Dispatch of ready order from Production Line to Go-Downs.
11. Ready Good, distributed as per requirement.

Brief Process Block Diagram:

Processing:



Few Additional Features Noticed by “Step Engineers” in Risk Inspection:

Loss History

No Major Loss reported to have occurred as yet

**Is there any River, Nallah
Pond or any other Water
Channel Nearby**

No prominent name that can be quoted

**If Yes, then What
is the Distance**

Not applicable or declarable

**Is there any Flood Loss or
Damage Report in Vicinity**

No Flood received since last several decades

If Yes, Please Give Detail

Not Applicable/Not Available

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Risk Evaluation:

Fire	Low
Riot & Strike Damage	Low (No History)
Atmospheric Disturbance	Low (No History)
Earthquake Fire & Shock	Low (No History)
Malicious Damage	Low (No History)
Explosion	Low (No History)
Impact Damage	Low (No History)
Aircraft damage	Low (No History)
Burglary	Low (No History)
Civil Commotion	Low (No History)
Terrorism	Low (No History)

Plant and Machinery

- a. 58-Number of different type machine are installed at Ground floors of Main Production Halls, Labs and Chemical .

Sr	Description	Sr	Description
01	05-No's Printing Machine	02	04-No's Lamination Machine
03	08-No's Slitting Machine	04	05-No's Bag Making
05	01-No's Boiler	06	02-No's Sleeve Making Machine
07	03-No's Cutting Machine	08	01-No's Holography machine
09	01-No's Cargo Lift	10	01-No's Metallizer Machine
11	09-No's Labs Machine		

- b. All machines were imported since 2015, when the factory started.
d. Condition of all machines at Production Hall locations are good.
e. Best machinery arrangements exists at site. No congestion or space problem exists between machines installed at any location.
f. The Printing Machine have very important role in production of feed. All machine are imported, coated with antirust & weather proof paint.
g. Entire process is controlled by a central "Electronic Control Room" where every process by each machine on panel board controlled.

House Keeping

- a. Building structure is of RCC Pillars, Cemented Slabs and Bricks
b. Drainage system all at roofs is very proper due to appreciable slope at every location & capacious size drainage pipe provided everywhere.
c. Total 13-No's of Go-downs available at, "M/S Rainbow Printing Solution, Multan". Detail attached

Sr #	Describe Go-Down	No's	Stock Type	Capacity (Ton/Qty)
i	Production Halls	05	Printing	25-Ton
ii	Finish Good Stock	01	Dispatch	100-Ton
iii	Raw Good Store's	02	Film	500-Ton
iv	Material Hall	01	Ink	100-Ton
v	Material Hall	01	Chemical	90-Ton
vi	Scrap Hall	01	Waste	50-Ton
vii	Material Store's	01	Cylinder	250-300-Qty
viii	Material Store's	01	Metallizer	50-Ton

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- e. Well-spaced large Go-downs are built, for stock placing inside factory with huge capacity can be stored in Go-Down.
- f. Well-spaced & large open yard are available, for stock placing in open yard with capacity more than 1-Lac Lamination Sheet Rolls.
- g. Hence, non-smoking area has not declared in particular.

Security

Security arrangements provided are described in brief as follow: -

- i. 08-No. Security Guards perform duty at Main Gate and also inside factory compound to keep safety against any mishap.
- ii. No Search Light or Watch Tower has provided/exists inside factory.
- iii. Security Cameras are installed at location inside or outside.
- iv. Proper Boundary Wall with height 7-8ft is provided around all four sides of the factory which is quite sufficient from security point.
- v. Nearest Police Station "Mumtazabad" having distance 05-K (07-min)

Stores/Go-Down's

06-No's Large and Capacious size Store's/Go-Down's are provided inside the factory compound having sufficient capacity to stock 00,000-Tons of Lamination Sheet Rolls inside the factory, if it is not sale out due to market variations.

Building

Construction features as under: -

Machinery Hall	Concrete (Slabs)
Go-Downs/Store	Metal Sheet (Slanting)
Rooms (Transformer)	Fiberglass Sheds (Slanting)
Rooms (Generator)	Concrete (Slabs)
Wall Over All	Bricks

Open Storage

Open storage exists location within factory. It presents good and clean atmospheric picture maintained within factory.

Waste Material Storage

Wastage is very nominal during entire process The quantity what so ever collected, is packed in "Boras" & placed at a separate corner for further disposal after each week end.

Water Storage

Underground Water Tank	At Site N.A
Overhead Water Tank	At Site N.A
Factory Water Tank	1 x 10,000 Gallon (R.O Plant)
	2 x 10,000 Gallon (Domestic)

Fire Pump

Knock Off Pump	Yes
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Hose Reels

Outside every Building	Not provided
Outside every Go-Down	Not provided

Fire Extinguishing

Gas filled Extinguishers	Yes provided
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Sr.	Description	Rescue1122 Multan
01.	Fire F/Vans	05 Nos.
02.	Fire F/Staff	Almost 30
03.	Dist from Factory	Attached Boundary
04.	Road Condition	Good
05	Response Time	02-05 Minutes

Recommendations: Two hazards i.e. Fire & Theft/Burglary can occur any time. To minimize their occurrence, following measures are recommend to be adopted: -

1. Underground Water Tank with sufficient capacity be provided
2. Hydrant points with Hose Reels at 20-30ft spacing be provided around Production, Go-downs & Stores to meet any emergency.
3. Sufficient quantity of Fire Extinguishers and Sand/Water Filled Buckets be provided at 20-30ft spacing inside each building.
4. Search Light or Watch Tower must be provided at eminent locations for security checks and hindrance against expected Theft or Burglary

The shortfalls or deficits pinpointed on above are quite considerable but all these become conditionally acceptable when we count numerous best provisions existing within factory. Hence it is not wise to defer request of insurance of unit on the bases of these deficits which are curable and can be rectified by educating and convincing insured. So, it is recommended that M/S Rainbow Printing Solutions Pvt Ltd Multan is feasible to be get insured with M/S Salaam Takaful Ltd.

Issued without prejudice

Chief Executive
Step Engineers & Surveyors (Pvt) Ltd.